











EXTRA CENSUS BULLETIN.

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December 10, 1892.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

MORTGAGES IN MASSACHUSETTS.

DEPARTMENT OF THE INTERIOR,

CENSUS OFFICE,

Washington, D. C., December 2, 1892.

SIR:

No bulletin of mortgage statistics has been issued by the Census Office for any northern state east of Illinois previous to this one for Massachusetts, and it affords interesting comparisons with those for western and southern states. During the 10 years, 1880–1889, 250,222 real estate mortgages were made in this state, representing an incurred indebtedness of \$508,455,550. The debt remaining in force January 1, 1890, is \$323,277,668, secured by 178,202 mortgages, and of this debt \$42,441,247 incumbers 920,313 acres and \$280,836,421 incumbers 132,683 lots.

The mortgage movement of the 10 years, which has been an increasing one without interruption, began with an incurred debt of \$28,176,133 in 1880 and ended with \$75,526,544 in 1889, an increase of 168.05 per cent, while the population increased 25.57 per cent during the same time. During the decade a real estate mortgage debt of \$193,635,825 was incurred in Suffolk county, containing Boston, and the existing debt in that county is \$123,734,937. In 8 of the 14 counties the existing debt is more than \$10,000,000 each.

In the ratio between the debt and the estimated true value of all taxed real estate Massachusetts compares with 7 other states as follows:

	PER CENT.
Alabama	10.96
Illinois	14.06
Iowa	17.61
Kansas	28.13
Massachusetts	19.42
Missouri	
Nebraska	
Tennessee	

In per capita indebtedness Massachusetts is exceeded among these states only by Kansas, but the statistics of farm and home proprietorship for these 2 states indicate a larger proportion of land owners in Kansas than in Massachusetts, and a larger real estate mortgage debt per capita of land owners in Massachusetts than in Kansas is probable. The debt per capita of population is as follows:

Alabama. \$26
Illinois
Iowa
Kansas 170
Massachusetts 144
Missouri 80
Nebraska 126
Tennesse 23
Tennessee

C. O. P.-3,500

The mortgages in Massachusetts, on the average, are larger than in the other states, except on acres in Illinois. The following numbers show the average amount of debt per existing mortgage on acres and on lots:

STATES.	On acres.	On lots.
Alabama	\$1,064	\$1,238
Illinois	1,281	1,302
Iowa	872	620
Kansas	859	716
Massachusetts	1,271	1,939
Missouri,	986	1,270
Nebraska	844	880
Tennessee	955	1,077

Mortgages endure for a longer period of time in Massachusetts, on the average, than in the other states, as these figures show:

	YEARS.
Alabama	. 2.734
Illinois	
Iowa	. 4.924
Kansas	
Massachusetis	
Missorri	
Nebraska.	
Tennessee	
Tennessee	. 2.815

In regard to the objects of mortgage debt, the results in Massachusetts are similar to those obtained in other states. In Franklin and Hampden counties, in which special inquiry on this subject was made, it was discovered that 81.74 and 88.20 per cent, respectively, of the original amount of the existing debt was incurred because of real estate purchase and improvements, when these objects were not associated with others.

Very respectfully,

ROBERT P. PORTER,

Superintendent of Census.

The Secretary of the Interior.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

MORTGAGES IN MASSACHUSETTS.

BY GEORGE K. HOLMES AND JOHN S. LORD.

THE REAL ESTATE MORTGAGES OF 10 YEARS.

Massachusetts is the first northern state east of Illinois whose real estate mortgage statistics have been tabulated and selections from the results are herein contained. Comparisons with other states will be especially interesting when it is borne in mind that this state has a denser population than any other state in the union, except Rhode Island; that it is one of the wealthier and older states and prominent for trade and manufactures.

Table 1 shows that during the decade ending December 31, 1889, the real estate mortgages made in this state, and mentioning the amount of debt secured, numbered 250,222 and represented an incurred debt of \$508,455,550. The amount of this debt incurred in 1880 was \$28,176,133 and there was an increase from year to year until a debt of \$75,526,544 was incurred in 1889. In this progressive mortgage movement Massachusetts is classed with Illinois and Iowa. The 658 mortgages made in this state in the course of 10 years, not stating the amount of debt secured by them, are not included in any totals but their own, except in the number of acres and lots shown in Table 1, and except when otherwise mentioned.

The increase from year to year in the number of mortgages made corresponds closely to the increase in the amount of debt. In 1880 15,915 mortgages stating amount of debt were made, and 34,338 in 1889. The number of mortgages made in 1889 gained 115.76 per cent upon those made in 1880, the amount of debt incurred 168.05 per cent. During the 10 years preceding June 1, 1890, the population of the state increased 25.57 per cent.

In Suffolk county, containing Boston, a mortgage debt of \$193,635,825 was incurred during the decade and in each of 10 of the 14 counties a mortgage debt of more than \$10,000,000 was incurred—in Middlesex county, \$89.601.687; in Worcester county, \$50.212.368; in Essex county, \$44.003.927; in Hampden county, \$31.927.894; in Bristol county, \$26,674,053; in Norfolk county, \$23,455,152.

Mortgages on Acres.—A debt of \$63,917,645 was placed on acre tracts during the 10 years, or 12.57 per cent of the total for acre tracts and lots, and this amount was represented by 45,236 mortgages, or 18.08 per cent of the total number. In the annual movement of mortgages on acres there were fluctuations, but on the whole, the incurred acre debt increased from \$3.961.613 in 1880 to \$9.361.038 in 1889. The acre mortgages numbered 3.583 in 1880 and rose to 5,459 in 1889. The increase in the amount of debt on acres incurred in 1889 was 136.29 per cent over the amount of 1880; in number of mortgages on acres, 52.36 per cent. In such a state as Massachusetts it must not be inferred that all acre tracts of land have agricultural uses nor especially that they have agricultural values. Considerable wood and pasture land is included in this description and in the neighborhood of the cities and larger towns the acre values may be somewhat speculative. It has frequently happened that land measured in acres has been mortgaged and soon afterwards cut up into building lots, and the same is more or less true of all of the states.

Mortgages on lots.—Of the total amount of real estate mortgage debt incurred during the 10 years \$444,537,905, or 87.43 per cent, incumbered lots. The amount incurred in 1880 was \$24,214,520, in 1889 it was \$66,165,506, and there was an uninterrupted increase from year to year during the decade. In 1880 12,332 lot mortgages were made, in 1889 the number was 28,879. The gain in number of mortgages in 1889 over those of 1880 was 134.18 per cent, in amount of incurred debt 173.25 per cent.

Number of Acres and Lots covered,—During the 10 years 1,276,052 acres were incumbered by 45,435 mortgages stating and not stating amount of debt. In 1880 the number of acres incumbered was 105,339; in 1889 the number was 145.176. Increase of 1889 over 1880 37.82 per cent. Lots to the number of 190,248 were incumbered during the decade by 205,445 mortgages stating and not stating amount of debt; 13,096 in 1880; 26.156 in 1889. Increase of 1889 over 1880 99.73 per cent.

AVERAGES.—The average amount of each mortgage on acres made in the state during the decade was \$1,413; on lots, \$2,169. Each mortgage on acres covered 28 acres on the average; each mortgage on lots covered 0.93 of one lot. Second mortgages reduce the last average below 1. A debt of \$50.31 was placed on each mortgaged acre on the average; of \$2,342 on each mortgaged lot. Mortgages not stating amount of debt are included in these averages per acre and per lot. 3

EXISTING INDEBTEDNESS.

Table 2 shows that the existing real estate mortgage debt of Massachusetts is \$323,277,668, of which \$42,441,247, or 13.13 per cent, is on acres, and \$280,836,421, or 86.87 per cent, is on lots. Of the 178,202 mortgages in force, 33,385, or 18.73 per cent, are on acres, and 144,817, or 81.27 per cent, are on lots. Mortgages in force cover 920,313 acres and 132,683 lots. Mortgages have an average life of 6.240 years; on acres, 6.883 years; on lots, 6.145 years. Partial payments are 13.04 per cent of the face of the existing mortgages on acres; 11.26 per cent on lots; total, 11.50 per cent.

An existing mortgage debt of more than \$10,000,000 incumbers the real estate of each of 8 of the 14 counties; Suffolk county leads with a mortgage debt of \$123,734,937; Middlesex county has a mortgage debt of \$57,687,225; Worcester county, \$31,711,989; Essex county, \$26,795,573; Hampden county, \$19,547,915; Bristol county, \$17,086,162; Norfolk county, \$16,360,802; Berkshire county, \$10,244,960.

Some derived results that have been obtained follow:

Percentage of estimated true value of all taxed real estate represented by the debt in force	19.42
Percentage of the total number of taxed acres represented by the number of mortgaged acres	20.49
Average amount of debt in force per assessed acre	\$9.45
Average amount of debt in force per mortgaged acre	\$46.12
A verage rate of interest on the existing debt.	5.41
Average rate of interest on the existing debt on acres.	5.64
Average rate of interest on the existing debt on lots	5.38
Average number of acres covered by each mortgage in force against acres	28
Average amount of debt to each mortgage in force.	\$1,814
Average amount of debt to each mortgage in force against acres.	\$1,271
Average amount of debt to each mortgage in force against lots.	
Per capita existing debt	

RATES OF INTEREST AND CLASSIFICATION OF AMOUNTS OF LOANS.

It is shown in Table 3 that 6 per cent was the principal rate of interest in this state during the 10-year period, the amount of debt incurred at the rate being 45.68 per cent of the total. The amount of debt incurred at 5 per cent interest was 32.17 per cent of the total; under 5 per cent, 11.70 per cent of the total; under 6 per cent, 48.66 per cent of the total; 5 to 6 per cent, inclusive, 82.64 per cent of the total; over 6 per cent, 5.66 per cent of the total; over 8 per cent, 0.39 of 1 per cent of the total; over 10 per cent, 0.15 of 1 per cent of the total. During the entire 10 year period Massachusetts was practically without a usury law. The legislature has limited the rate of interest as follows in the years named: 1641, 8 per cent; 1693, 6 per cent; 1867, no limit; 1870, bonds issued by corporations, 7 per cent; 1888, 18 per cent on loans of less than \$1,000. The debt of over half a billion dollars incurred in this state during the 10 year period bore 90 different rates of interest, and, besides this, \$954,093 was not subject to any interest. The highest rate discovered was 144 per cent.

The number of mortgages are classified according to their amounts in Table 4. During the 10 years 26.52 per cent of the number of mortgages were made for amounts less than \$500, 22.18 per cent for amounts of \$500 and under \$1,000, 43.65 per cent for amounts of \$1,000 and under \$5,000, and 7.65 per cent for amounts of \$5,000 and over.

SPECIAL INVESTIGATIONS.

In Franklin and Hampden counties special investigations were conducted, the character of which has been explained at length in Extra Census Bulletin No. 3.

OBJECTS OF INDEPTEDNESS.—The reasons why real estate mortgage indebtedness was incurred were ascertained in these counties, and they may be found in detail in Table 5. In summarizing these details it is found that 55.68 per cent of the original amount of the existing debt, that is, without deducting partial payments, was incurred in Franklin county to secure part of the purchase price of real estate, uncombined with other objects, and 55.97 per cent in Hampden county.

To secure purchase money and to make real estate improvements, when not associated with other objects, were the reasons why 81.74 per cent of the original amount of the existing debt was incurred in Franklin county, and 88.20 per cent in Hampden county. The percentage for real estate purchase and improvements, business and the purchase of various articles of personal property, when not associated with other objects, is 92.48 in Franklin county and 96.09 in Hampden county. The percentage for farm and family expenses, standing alone, is 3.16 in Franklin county and 0.97 of 1 per cent in Hampden county.

Franklin county.—This county has an existing debt of \$3,144,678, and 3,454 mortgages in force. The population being 38,610, the per capita indebtedness is \$81, and there are 11 persons, on the average, to a mortgage in force. Mortgages cover 115,172 acres, and these are 28.63 per cent of the taxed acres; 794 lots are mortgaged. The average incumbrance on each mortgaged acre is \$20.98; on each mortgaged lot, \$917. There are 44 acres, on

the average, incumbered by each mortgage on acres, and 0.96 of one lot by each mortgage on lots. Franklin county is mentioned to the Census Office as the least prosperous of the Massachusetts counties. In manufactures it is one of the less important counties of the state and its agriculture is supposed to have suffered for various reasons. The population increased 7.25 per cent during the decade, the increase for the state being 25.57 per cent.

Hampen county.—The 9,166 mortgages in force represent an existing debt of \$19,547,915, or \$144, on the average, to each of the 135,713 persons in the county, and 1 mortgage to 15 persons. The 80,740 acres covered by mortgage are 23.13 per cent of the taxed acres; there are 6,920 mortgaged lots. Each mortgage on acres incumbers 51 acres on the average, and each mortgage on lots incumbers 0.91 of one lot. The average debt to each incumbered acre is \$20.67, to each incumbered lot, \$2,584. Hampden county, separated from Franklin by a few miles, is regarded as one of the more thriving and progressive counties of the state. It is the most important paper manufacturing region in the world and its other industries are varied and have been developed to a high degree of excellence. Its population increased 30.32 per cent during the decade.

TABLE 1.—STATE SUMMARY OF NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES PLACED ON RECORD AND NUMBER OF ACRES AND LOTS COVERED, BY YEARS.

[These mortgages do not repres	ent the total debt in force,	because many have been paid.]
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YEARS.	MORTGAGES STATING AMOUNT OF DEET. Total. On acres. On lots.						NUMBER OF	Number of lots mort- gaged.	NUMBER OF MORT- GAGES NOT STATING AMOUNT OF DEET.				
	Number.	Amount,	Number.	Amount.	Number.	Amount.	Total.	Stated.	Esti- mated.	gageu.	Total,	On acres.	On lots.
The State	250,222	\$508,455,550	45,236	\$63,917,645	204,986	\$444,537,905	1,276,052	905,425	370,627	190,248	658	199	459
1880	15,915	28,176,133	3,583	3,961,613	12,332	24,214,520	105,339	82,844	22,495	13,096	47	16	31
1881	19,049	37,761,073	3,720	4,579,807	15,329	33,181,266	112,477	85,988	26,489	14,521	62	23	39
1882	20,874	43,148,483	4,068	5,888,101	16,806	37,260,382	120,231	91,088	29,143	15,480	63	24	39
1883	22,465	44,872,397	4,100	5,788,926	18,365	39,083,471	119,720	91,408	28,312	16,595	66	13	53
1884	24,633	46,591,232	4,466	5,265,704	20,167	41,325,528	132,608	95,895	36,713	17,974	45	15	30
1885	25,560	50,443,481	4,790	6,969,758	20,770	43,473,723	131,570	91,688	39,882	20,899	62	22	40
1886	27,342	56,653,163	4,890	6,350,770	22,452	50,302,393	134,687	95,501	39,136	20,409	52	15	37
1887	29,427	60,678,128	5,081	7,460,732	24,346	53,217,396	138,721	90,197	48,524	21,798	71	16	55
1888	30,619	64,604,916	5,079	8,291,196	25,540	56,313,720	135,573	87,434	48,139	23,320	96	29	67
1889	34,338	75,526,544	5,459	9,361,038	28,879	66,165,506	145,176	93,382	51,794	26,156	94	26	68

Table 1.—Number and amount of real estate mortgages placed on record and number of acres and lots covered, by counties and years.

COUNTIES AND YEARS.	1	MORTG		ng amount of		n lots.	NUMBER OF ACRES MORTGAGED.			Number of lots mort-	NUMBER OF MORT- GAGES NOT STATING AMOUNT OF DEBT.		
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Total.	Stated.	Esti- mated.	gaged.	Total.	On acres.	On lots.
Barnstable	2,344	\$1,555,418	1,174	\$856,713	1,170	\$698,705	11,417	9,942	1,475	1,392	23	11	12
1880	192 193 220 231 268 228 243 276	88,306 114,781 138,321 144,615 168,374 198,591 158,933 130,806 213,094 199,597	95 101 105 118 136 147 119 105 118 130	48,122 68,651 79,981 77,299 104,030 128,201 91,249 60,866 106,809 91,505	87 91 88 102 95 121 109 138 158	40,184 46,130 58,340 67,316 64,344 70,390 67,684 69,940 106,285 108,092	1,092 973 988 781 1,276 1,687 794 1,042 1,538 1,246	1,000 881 866 669 1,144 1,423 611 981 1,274 1,093	92 92 122 112 132 264 183 61 264 153	91 98 95 104 108 146 109 146 267 228	1 2 2 2 2 2 5 1 4 2 4	1 2 1 2 1 1 1 1 3	3 1 3 1 1
Berksbire	9,645	16,135,494	3,311	5,589,594	6,334	10,545,900	214,888	134,145	80,743	5,676	26	13	13
1890	770 876 862 1,054 997 965 1,151 1,089	988,817 1,162,862 1,285,774 1,266,744 1,538,670 1,438,656 1,421,978 2,009,489 3,423,210 1,599,294	312 346 343 294 362 353 265 324 328 384	360,003 428,823 475,699 409,902 445,299 416,354 369,111 690,512 1,539,486 454,405	315 424 533 568 692 644 700 827 761 870	628,814 734,039 810,075 856,842 1,093,371 1,022,302 1,052,807 1,318,977 1,883,724 1,144,889	20,693 21,923 21,471 21,816 23,611 22,177 17,192 21,965 21,214 22,826	13,688 13,638 13,713 15,414 13,593 13,214 10,940 13,680 12,703 13,562	7,005 8,285 7,758 6,402 10,018 8,963 6,252 8,285 8,511 9,264	281 392 473 511 595 551 667 736 640 830	3 5 2 5 3 1 3 4	1 3 4	3

TABLE 1.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES PLACED ON RECORD, ETC.—Continued.

		MORTG	AGES STATI	NG AMOUNT OF	F DEBT.						NUMBER OF MORT-		
COUNTIES AND YEARS.	9	Total.	On	acres.	O	n lots.	NUMBER OF	ACRES MO	RTGAGED.	Number of lots mort-		NOT STA	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Total.	Stated.	Esti- mated.	gaged.	Total.	On acres.	On lots.
Bristol	18,390	\$26,674,053	1,753	\$1,526,740	16,637	\$25,147,313	36,173	28,272	7,901	16,768	22	4	18
1880	1,148 1,326 1,488 1,547 2,209 2,151 1,913 2,121 2,162 2,325	1,724,350 1,814,699 2,533,085 2,176,979 2,963,777 3,031,870 2,826,584 3,024,153 3,142,973 3,435,583	120 127 172 156 213 129 169 200 231 236	90,853 140,742 142,214 151,431 156,399 98,983 133,128 143,867 222,576 246,547	1,028 1,199 1,316 1,391 1,996 2,022 1,744 1,921 1,931 2,089	1,633,497 1,673,957 2,390,871 2,025,548 2,807,378 2,932,887 2,693,456 2,880,286 2,920,397 3,189,036	2,554 3,219 3,674 2,811 4,173 2,198 3,998 3,807 4,390 5,349	2,007 2,600 3,008 2,311 3,554 1,627 3,641 2,760 2,819 3,945	547 619 666 500 619 571 357 1,047 1,571 1,404	1,296 1,174 1,305 1,381 1,973 2,170 1,705 1,854 1,868 2,042	2 2 2 1 2 2 2 2 2 2 4 3	1 1 1	1 1 1 1 1 2 2 2 2 2 4 3
Dukes	436	451,893	69	82,267	367	369,626	3,628	3,030	598	563	6	4	2
1880 1881 1882	30 23 35	37,679 16,807 17,660	7 1 12	3,999 5,000 3,592	23 22 23	33,680 11,807 14,068	109 250 1,557	109 250 1,358	199	44 45 43	1 4	4	1
1883 1881 1885	36 39 54 43	81,146 30,590 50,884 36,808	2 2 6	20,500 2,350 4,750 4,740	34 37 48	60,646 28,240 46,134 32,068	55 141 202	5 141 152	50	62 46 59 47			
1886 1887 1888 1889	43 47 73 56	36,808 50,646 68,319 61,354	6 5 8 16 10	4,740 4,155 20,185 12,996	23 34 37 48 38 39 57 46	32,068 46,491 48,134 48,358	350 230 359 375	350 180 160 325	50 199 50	47 52 92 73			
Essex	31,210	44,003,927	4,454	5,722,373	26,756	38,281,554	59,886	46,562	13,324	24,902	60	11	49
1880	2,201 2,481 2,679 3,048 3,124 3,301 3,409 3,476 3,456 4,035	3,006,235 3,271,656 3,891,387 4,678,408 4,118,323 4,430,610 4,912,894 4,692,333 4,834,749 6,158,332	336 363 408 428 427 481 492 513 485 521	337,907 436,611 473,823 457,493 596,613 627,113 711,840 565,496 535,867 979,670	1,865 2,118 2,271 2,620 2,697 2,820 2,917 2,963 2,971 3,514	2,668,328 2,835,045 3,417,564 4,220,915 3,521,680 3,812,497 4,201,054 4,126,927 4,298,882 5,178,662	4,541 6,043 5,827 6,071 6,408 6,696 6,761 5,634 5,187 6,718	3,713 4,967 4,536 4,714 4,935 5,107 5,338 4,442 3,797 5,013	828 1,076 1,291 1,357 1,473 1,589 1,423 1,192 1,390 1,705	1,831 2,039 2,246 2,601 2,525 2,522 2,773 2,648 2,617 3,100	6 9 1 4 5 2 8 4 16 5	1 1 1 2 2 2	6 8 1 3 4 4 13 4 13 4
Franklin	5,958	5,685,877	4,162	3,896,709	1,796	1,789,168	156,571	99,483	57,088	1,631	12	5	7
1880	517 738 743 671 692 597	364,187 497,532 498,654 457,316 754,180 616,391 614,759 705,372 615,115 562,371	185 201 246 234 338 609 587 631 551 580	174,687 195,839 211,756 202,262 299,167 514,516 528,412 645,011 570,020 525,039	212 260 271 283 400 134 84 61 46 45	189,500 301,693 256,898 255,061 455,013 101,875 86,847 60,361 45,095 37,332	8,559 8,610 11,196 10,349 13,284 21,865 19,696 22,888 19,367 20,757	8,167 8,071 10,657 9,713 9,122 11,975 10,932 10,942 9,820 10,084	392 539 539 636 4,162 9,890 8,764 11,946 9,547 10,673	193 227 222 246 358 132 87 62 60 44	1 2 4 1 3	1 1 2	1 2 3
Hampden	15,470	31,927,894	2,291	2,555,466	13,179	29,372,428	108,449	73,272	35,177	11,512	6	2	4
1880	1,526 1,412 1,320 1,396 1,657 1,759 2,023	1,708,322 2,986,735 3,116,370 2,659,170 2,408,895 2,716,673 3,448,757 4,220,231 4,411,610 4,256,131	188 238 203 237 248 231 249 207 237 258	188,746 287,968 327,494 248,939 270,811 248,812 238,071 223,177 275,017 246,431	752 1,083 1,323 1,175 1,072 1,165 1,408 1,552 1,786 1,863	1,519,576 2,698,767 2,788,876 2,410,231 2,138,084 2,467,861 3,205,686 3,997,054 4,136,593 4,009,700	8,921 11,817 8,677 12,316 13,004 11,258 12,329 8,970 11,541 9,616	6,057 8,575 5,543 9,290 8,789 7,584 8,114 5,566 7,434 6,320	2,864 3,242 3,134 3,026 4,215 3,674 4,215 3,404 4,107 3,296	648 958 1,182 1,042 915 991 1,205 1,358 1,715 1,498	1 1 1 2	1	i
Hampsbire		11,097,533	6,905	10,722,000	287	375,533	209,756	98,416	111,340	392	46	43	3
1880	714 702 775 708 775 857	635,649 627,732 1,556,755 1,282,879 865,246 2,027,683 998,917 1,095,280 944,553 1,062,839	567 576 686 677 748 679 743 824 660 745	621,999 617,752 1,531,008 1,259,829 827,491 1,980,457 927,342 1,052,305 906,628 997,099	12 13 28 25 27 29 32 33 19 69	13,650 9,980 25,747 23,050 37,755 47,226 71,575 42,885 37,925 65,740	17, 215 18, 613 21, 421 21, 207 23, 254 19, 983 22, 400 24, 014 18, 598 23, 021	9,800 9,576 10,878 10,471 11,514 9,594 11,239 8,635 7,012 9,697	7,415 9,037 10,543 10,736 11,740 10,389 11,161 15,409 11,586 13,324	26 18 30 35 28 42 63 47 27 76	8 9 8 2 1 2 1 1 3 11	7 8 8 8 1 1 1 2 1 1 3 11	1
Middlesex		89,601,687	6,852	12,511,841	47,804	77,089,846	132,202	124,776	7,426	44,409	139	26	113
1880	4,340 4,719 5,010 5,000 6,522 6,608 7,101	4,916,489 6,533,974 7,193,133 8,401,757 7,994,499 8,020,684 10,574,509 11,006,988 11,362,096 13,594,558	592 550 538 593 550 624 753 876 884 892	892,000 955,864 808,330 1,259,050 877,281 1,034,993 1,276,076 1,820,417 1,661,032 1,926,798	2,709 3,430 3,802 4,126 4,490 4,376 5,769 5,732 6,217 7,153	4,024,489 5,578,110 6,384,803 7,145,707 7,117,218 6,985,691 9,298,433 9,186,571 9,701,064 11,667,760	10,857 11,418 10,728 11,471 10,545 12,218 14,904 17,963 14,547 17,551	10,446 10,789 10,172 10,794 9,964 11,468 13,961 17,334 13,918 15,930	411 629 556 677 581 750 943 629 629	2,499 3,309 3,512 3,705 3,872 4,365 5,105 5,520 5,915 6,607	12 9 7 13 9 14 14 17 20 24	1 1 1 2 2 1 2 3 3 5 7	11 8 6 11 8 12 11 14 15

Table 1.—NUMBER AND AMOUNT OF REAL ESTATE MORTGAGES PLACED ON RECORD, ETC.—Continued.

		MORTG	AGES STATI	NG AMOUNT OF	DEBT.	St. Stanford Management of the Control of the Contr							=
COUNTIES AND YEARS.	r	otal.	On acres,		Oi	o lots.	NUMBER OF	ACRES MO	RTGAGED.	Number of lots mort- gaged.	GAGES	ER OF M NOT STA	ATING
	Number.	Amount,	Number.	Amount.	Number.	Amount.	Total.	Stated.	Esti- mated.		Total,	On aeres.	On lots.
Nantucket	394	\$316,800	49	\$56,575	345	\$260,225	615	523	92	382	1		1
1830	42 42 53 35 55 46	5,202 11,141 17,647 38,842 36,223 62,665 30,150 28,332 41,459 45,139	4 2 2 2 4 6 6 4 7 7 5 8	625 475 315 317,20 12,000 2,435 5,645 6,650 2,900 11,810	17 16 28 38 36 49 28 48 41 41	4,577 10,666 17,332 25,122 21,223 60,223 24,505 21,682 38,559 33,329	19 17 8 21 69 86 136 84 113 59	6 4 8 24 56 73 123 57 113 59	13 13 13 13 13 13 27	17 17 27 47 38 69 37 45 46 39	1		1
Norfolk	14,135	23,455,152	3,846	7,561,766	10,289	15,893,386	47,305	46,573	732	12,157	45	16	29
1880	1,110 1,324	1,225,218 1,516,493 1,566,512 2,036,841 1,953,561 2,289,693 2,626,716 2,995,028 3,131,113 4,110,977	303 307 351 360 350 385 369 399 472 550	429,643 445,210 568,517 636,301 556,489 643,983 891,465 968,418 895,232 1,526,508	582 708 759 964 1,040 1,080 1,193 1,267 1,265 1,431	795,575 1,071,283 997,995 1,400,540 1,397,072 1,645,710 1,735,251 2,026,610 2,238,881 2,584,469	4,621 4,461 4,702 4,783 4,783 4,208 4,044 4,669 5,803 5,231	4,605 4,445 4,624 4,736 4,705 4,177 3,966 4,560 5,648 5,107	16 16 78 47 78 31 78 109 155	538 1,027 820 933 988 2,819 1,257 1,137 1,212 1,426	3 5 3 5 3 7 5 4 4 7 3	2 3 1 1 3 1 4 1	1 2 2 5 5 2 4 4 4 4 3 2
Plymouth	11,913	13,701,629	3,669	3,289,579	8,244	10,412,050	46,964	40,101	6,863	8,300	65	28	37
1880	1,040 1,071 1,253 1,328 1,139 1,278 1,306	747,556 1,082,778 1,190,582 1,250,439 1,293,439 1,516,080 1,282,182 1,656,723 1,580,146 2,101,704	290 327 333 333 401 424 404 386 357 414	215,511 283,881 318,547 258,605 287,061 424,946 313,479 370,453 410,599 376,497	519 664 707 738 852 901 735 892 949 1,284	532,045 798,897 872,035 991,834 1,006,378 1,091,134 938,703 1,286,270 1,169,547 1,725,207	3,342 3,962 4,089 4,122 4,492 4,943 5,613 4,702 5,274 6,425	2,967 3,558 3,613 3,632 3,944 4,280 4,791 3,909 4,049 5,358	375 404 476 490 548 663 822 793 1,225 1,067	469 589 681 634 733 842 894 901 1,065 1,489	5 9 77 11 2 5 4 8 6 8	4 4 3 4 2 3 3 2 1 2	1 5 4 7 2 1 6 5 6
Suffolk	45,060	193,635,825	78	969,017	44,982	192,666,808	723	714	9	40,654	50		. 50
1880	3,389 3,802 4,286 4,736 4,944 5,466 5,783	9,987,526 11,105,691 16,273,420 15,921,592 18,139,407 19,061,160 22,547,877 23,022,856 24,164,714 30,462,082	5 11 8 10 8 10 8 6 5	46,440 118,760 206,100 47,200 59,125 75,250 51,598 108,500 133,263 122,781	2,611 3,203 3,381 3,792 4,278 4,726 4,936 5,460 5,778 6,817	9,891,086 13,986,931 16,067,320 15,874,392 18,080,282 18,985,910 22,495,779 22,914,356 24,031,451 30,339,301	15 158 133 39 79 70 88 86 28 27	15 158 133 39 79 70 88 86 28	9	3,721 2,835 2,950 3,307 3,878 4,007 4,200 4,495 5,113 6,148	5 2 11 13 7 2 3		2 11 13 7 2 8
Worcester	33,419	50,212,368	6,623	8,577,005	26,796	41,635,363	247,475	199,616	47,859	21,510	157	36	121
1880	2,937 3,163 3,132 3,360 3,479 4,008 4,291	2,790,597 4,018,192 3,869,183 4,472,669 4,326,048 4,972,841 5,177,599 6,039,891 6,668,765 7,876,583	579 570 661 654 677 708 720 595 730 729	551,078 594,231 710,725 746,395 771,558 768,965 778,614 800,905 1,011,582 1,842,952	1,600 2,098 2,276 2,509 2,455 2,652 2,759 3,413 3,561 3,473	2,239,519 3,423,961 3,158,458 3,726,274 3,554,490 4,203,876 4,398,985 5,238,986 5,657,183 6,033,631	22,801 21,013 25,760 23,875 27,489 23,979 26,332 22,637 27,614 25,975	20,264 18,476 21,979 19,596 24,355 20,944 21,407 17,065 18,659 16,871	2,537 2,537 3,781 4,279 3,184 3,035 4,925 5,572 8,955 9,104	1,442 1,798 1,894 1,987 1,917 2,184 2,260 2,794 2,683 2,556	4 9 8 12 10 16 13 27 26 32	2 1 4 5 4 6 9	4 7 7 7 8 6 11 9 21 17 31

TABLE 2.—REAL ESTATE MORTGAGE DEBT IN FORCE JANUARY 1, 1890, BY COUNTIES.

counties. Total, On acres		On lots.	COUNTIES.	Total.	On aeres.	On lots,	
The State	\$323,277,668	\$42,441,217	\$280,836,421	Hampden	\$19,547,915 6,697,517	\$1,668,927 6,414,450	\$17,878,988 283,067
Barnstable	873,721	425,346	448,375	Middlesex	57,687,225	8,827,819	48,859,406
Berkshire	10,214,960	3,445,897	6,799,063	Nantucket	200,246	26,065	174,181
Bristol	17,086,162	1,063,807	16,022,355	Norfolk	16,360,802	5,594,641	10,766,161
Dukes	296,386	42,598	253,788	Plymouth	8,895,557	2,126,361	6,769,196
Essex	26,795,573	4,031,019	22,764,554	Suffolk	123,734,937	465,152	123,269,785
Franklin	3,114,678	2,416,520	728,158	Worcester	31,711,989	5,892,645	25,819,344

TABLE 3.—AMOUNT OF REAL ESTATE MORTGAGES BEARING SPECIFIED RATES OF INTEREST, BY YEARS.

RATES.	Total.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889
The State	\$508,455,550	\$28,176,133	\$37,761,073	\$43,148,483	\$41,872,397	\$46,591,232	\$50,443,481	\$56,653,163	\$60,678,128	\$64,604,916	\$75,526,544
0.0 per ceat	954,093 900	22,274	45,474	63,239 900	175,922	42,102	97,777	124,544	188,755	110,590	83,416
1.0do	28,058	1,851	10,185	1,000	400	1,800	92	5,500	500	2,010	4,720 360
1,5do 2,0do	360 9,275	1,600		875		1,800			500	3,000	1,500
2.5do 3.0do	53,225 373,424	42,842	18,900	21,250 20,260 1,400	23,875 18,830 1,100	2,400 13,501	5,000 85,594	40,567	16,890 800	13,160	700 102,880
3.5do 4.0do	558,170 25,616,484	60,574	6,000 669,007	1,400 1,451,533	1,100	1,440,163	2,732,729	544,870 5,609,742	4,257,524	13,160 4,000 2,850,875 150,000	5,540,662
4.1do	150,000	***************************************									
4.3,do 4.4do 4.5do	1,130,800 173,500				12,000		55,000	31,000	465,500 165,000	543,500	23,800 8,500
4.5do 4.7do 4.8do	29,936,610 7,500	168,428	1,152,345	2,861,134	3,080,600	3,845,363	2,824,080	4,080,773	3,967,313	2,608,857	8,500 5,347,717 7,500
					2,000	57,800	30,000		250,500	165,500	10,000
5.0do 5.3do	163,584,366 132,700	2,406,336 700	7,644,604	10,987,860	11,365,593	13,010,510 8,000	17,541,502 6,500	22,051,596 1,000	23,201,679 9,100	24,966,306 36,600	30,408,380 37,800
5.5do 5.7do	23,947,972 3,000	766,560	1,178,579	1,565,118 3,100	2,282,288	2,752,045 1,050	2,464,854 6,900	2,214,779 3,700	3,331,701 3,000 146,000	3,709,202 58,400	3,682,846 1,075
5.8do	220,225	19,587,423	23,262,803	23,569,628	24,076,397	22,918,633	22,488,556	19,912,093	22,118,383	26,465,010	27,880,242
6.1do	78,700 2,492,049 963,715	450	9 100	4,000 143,000	2,700 213,475	11,100 242,965	9,950 269,870	1,200 324,950	11,350 284,155	18,400 369,524	10,900 519,010
6.2do 6.3do 6.4do	963,715 27,600	4,500	124,650 27,200 5,700	23,400 2,500	62,015 3,900	51,950 5,050	62,050	102,800	183,100	255,475 1,650	191,225 8,800
6,5do	5,075,277	1,462,919	769,493		433,372	412.096	381,893	314 588	239,270	263,805	
6.6do 6.7do	45,450	1,102,313	2,000 2,450	505,277 8,800 2,200	6,800 3,100	5 600	2,250	314,588 2,350	6,050 1,650	6,450 4,900	262,564 5,150 10,500
6.8do 6.9do	36,350 250,200		1,200		4,100 14,650	8,150 9,100 1,100	2,550 2,500	15,050	3,700 91,300	4,850 93,800	12,050 30,600
7.0do	14.279.243	3,145,202	2,363,543	1.514.556	1,451,558	1.265,613	939 064	792,295		1 009 448	
7.1do	13.650	1.300	1,500	1,400		5,200 50	1,550 1,800	2,000	966,290 2,600 66,100	1,500 43,150	831,674 1,400 1,700
7.3do 7.4do	117,600 284,745 2,500	84,784	62,111	34,732	39,572 1,200	8,994	15,321	5,665	20,812 1,000	6,267	6,487 300
7.5do	521,468	50,983	26,378	17,185	42,983	41,266 1,000	42,326	46,600	61,700	156,297 300	35,750
7.6do 7.7do 7.8do	5,550 2,375			775	1,350	1,000				1,600 2,300	2,900
7.8do 7.9do	21,900 2,900				300 100		14,100	2,000	1,000 2,800	2,300	2,200
8.0do	2,559,484	239,621	209,498	170,220	373,005	215,112	195,398	226,846	272,902	409,679	247,203 100
8,1do 8,2do 8,3do	1,100 1,700 9,300			1,000	1,200				6,500	1,700	
8,4do	1,900	600			1,200					300	1,600 1,000
8.5do	12,050 1,700	900	4,000		1,900		2,150			1,800 1,400	1,300 300
8.6do 9.0do 9.3do	228,491	6,075	24,975	15,710	16,742	20,671	9,953	20,932	36,200	43,438	33,795
9.5do	1,700						1,000		700		
9.6do 10.0do	450 966,136	71,924	70,596	117,389	82,935	140,746 600	58,713	45,989	250 203,014	200 103,574	71,256
11.0do	4,200	200			1,250	1,100		200	71,530	1,450	74,173
12.0do	592,028	39,950	33,586	30,016	60,561	41,024	69,306	83,800	71,530	88,082	74,173
12.5do 13.0do 14.0do	450				7 050		450	***************************************			
10,0,,,,,00,,,,,,,	1,050 13,199 1.800	2,000	500	535	1,050 914 150	200	3,390 1,650	3,348	330	1,200	782
16.0do 17.5do	-1	***************************************			100	***************************************	1,000			125	
18.0do 20.0do 21.0do	33,851	422	450 200		3,975 150	3,515 435	485 175	2,100	2,000 435	9,880	11,024 950
21.0do 24.0do	200 44,943	1,740	3,950	571	2,075	1,650	4,242	6,260	13,530	7,600	200 3,325
25.0do	1 319	-11.40					25	1,087		. 200	
26.0do 27.0do 30.0do	. 700	2,550 1,125			`						
30.0do 32.0do	6.050	1,125		150	285	220	50	100	1,320	2,800 75	
35.0do	1,152					435	1,115 3,400	241	37 1,530		2,221
36.0do 37.0do	11,202		. 200	825 75	1,250		3,400	241	1,580	1,100	
39.0do 40.0do	62 820	300	55			60		60	135	210	
42.0do 48.0do	200 1,517				200	220	102	200	763	125	107
50.0do 52.0do	50 . 250	***************************************				220	102	50		250	101
54.0 do	. 75	***************************************		***************************************					75		
57.0do 60.0do	. 250 3,596		. 350	250 120	900	843	140	88	805	350	
60.0do 61.0do 62.0do	3,400	***************************************									1,100
63.0do	1,500						***************************************	1,500			
72.0do 80.0do 81.0do	. 55 341		291				55		50		
84.0do	1.050	***************************************	200				1,600 50			1,000	
90.0do 144.0do	2,500		200	2,500							

TABLE 4.—NUMBER OF REAL ESTATE MORTGAGES CLASSIFIED BY AMOUNTS OF LOANS, BY YEARS.

CLASSIFICATION OF AMOUNTS.	Total.	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889
The State	250,222	15,915	19,049	20,874	22,465	24,633	25,560	27,342	29,427	30,619	34,338
Under \$100. \$100 and under \$200. \$200 and under \$300. \$300 and under \$400. \$300 and under \$400.	4,126	294	285	328	387	462	445	372	405	567	581
	15,111	1,123	1,188	1,315	1,377	1,548	1,595	1,619	1,709	1,775	1,862
	17,695	1,229	1,370	1,443	1,570	1,804	1,918	1,996	2,044	2,059	2,262
	16,426	1,151	1,267	1,338	1,547	1,721	1,782	1,755	1,832	1,904	2,129
	12,995	959	1,072	1,032	1,173	1,265	1,349	1,462	1,512	1,478	1,693
\$500 and under \$1,000	55,498	3,932	4,436	4,781	5,079	5,571	5,624	5,959	6,333	6,493	7,290
\$1,000 and under \$1,500.	40,376	2,513	2,995	3,342	3,538	4,056	4,152	4,386	4,868	5,018	5,508
\$1,600 and under \$2,000	22,222	1,205	1,537	1,777	1,917	2,077	2,150	2,524	2,859	2,918	3,258
\$2,000 and under \$2,500	17,538	952	1,267	1,478	1,483	1,628	1,758	1,961	2,033	2,313	2,665
\$2,500 and under \$5,000.	29,090	1,527	2,154	2,426	2,654	2,742	2,878	3,240	3,538	3,637	4,294
\$5,000 and under \$10,000	11,922	624	912	1,024	1,084	1,091	1,202	1,274	1,426	1,598	1,687
\$10,000 and under \$15,000	3,219	180	232	271	299	314	336	331	395	385	476
\$15,000 and under \$25,000	1,370	77	111	109	109	110	139	168	183	172	192
\$20,000 and under \$25,000	853	47	81	75	70	83	70	101	104	94	128
\$25,000 and under \$50,000	1,203	70	100	92	132	117	109	127	115	128	213
\$50,000 and under \$100,000 \$100,000 and under \$500,000 \$500,000 and under \$1,000,000 \$1,000,000 and over	383 187 7 1	26 6	33 9	23 17 3	28 18	31 13	38 14	40 27	43 27 1	52 26 2	69 30 I

TABLE 5.—OBJECTS OF REAL ESTATE MORTGAGE INDEBTEDNESS AS DETERMINED BY PERSONAL INQUIRY, BY SELECTED COUNTIES.

FRANKLIN.

OBJECTS OF INDEBTEDNESS.	Number of mort- gages.	Original amount.	Amount unpaid January 1, 1890.	OBJECTS OF INDEBTEDNESS.	Number of mort- gages.	Original amount.	Amount unpaid January 1, 1890.
The county	3,454	\$3,588,498	\$3,144,678	Paint and paper business To buy more land and help a son in business.	1	\$1,700 1,500	\$1,500 1,500
Purchase money	1,927	1,925,556	1,664,831	Machinery Purchase money and to start daughter in	2	1,390 1,200	1,390 1,200
Improvements	751 99	787,477 134,578	696.256	business.			
Purchase money and improvements Business	38 109	70,060 63,041	128,368 67,030 59,143	Improvements and to educate a son	1	1,200	1,200
To buy more land	53	59.766	52,998	To buy land in VermontEducation of children	2 4	1,200 1,150	1,200 1,150
Manufacturing business	13 20	59,766 33,275	32,275	Investment	ä	1.450	1.150
Undescribed debts Improvements and to buy more land	9	46,480 26,725	26,607 26,475	Dissipation	2	1,100	1,100
To secure an indorser	6	21,225	21,225	Sidewalk making business	2	1,600 1,000	1,000 1,000
Speculation Improvements and machinery	2	20,997 19,000	20,847 18,437	Improvements and farm and family ex- penses, farm stock, and funeral expenses.		i i	1
Improvements and business	9	25,450	17,950 17,271	To furnish boarding house To buy land in another state	1	1,200	1,000
Security debts Purchase money and business		18,011 17,800	16,800	To buy land in Washington	1	2,140	1,000
Borrowed money	13	15,705	15,105	Expenses of moving west	2	900	900
Borrowed money	2 22	15,000 12,515	15,000 11,975	Improvements to repair damage by cyclone Meat business	3	1,360	885
Improvements and farm and family ex-	21	16,385	11,860	Excessive mortgage to help inflate value of the land.	1	880	880
penses. Improvements to replace loss by fire		12,100	11,500	To buy more land for a son	2	1,250	850
Losses in business To buy stock in a western eattle com-	9	11,800 10,800	11,350 10,800	Improvements and to hire a substitute to en- list during civil war.	2	1,050	850
pany, Family expenses	29	12,539	10,099	Saloon business Transfer and teaming business	ī	800	800
Farm stock Mercantile business	01	10,106 11,576	9,770 9,659	To buy more land and traveling expenses Farm and family expenses, farm stock, and sickness.	3	1,000 900	800 775
To assist relatives in business Purchase money, improvements, and farm	7 8	9,000 9,965	8,400 7,895	Jewelry business	1	1,500	750
stock. Purchase money and farm and family ex-	8	8,006	7,856	Tinware business	1	750 600 3,000	700 600 600
penses. Grocery and produce business Improvements and undescribed debts	8 9	7,751 8,241	7,751 7,365	Farm and family expenses, stock, machines, and implements.	2	1,240	58
Grain and saw mill business	8	7,395 6,297	6,450	To pay taxes and interest	. 3	912	540
Siekness	. 02	6,297 5,900	6,245 5,501	Contractor's business To develop a patent	1	500 500	500
Improvements and farm stock Improvements and sickness	6	4,825	4,825	For the service of a son	1	500	50
Raising and dealing in fancy stock		4,600	4,600	To buy a stage and mail route		610	50
Failure in business	3 2	4,064 4,000	4,064 4,000	To start in Virginia	. 3	500 409 2,000	500 40 40
and lose. Farm and family expenses and undescribed debts.	4	3,650	3,650	Farm stock and undescribed debts To buy more land, and sickness	. 2	375 350	37 35
To buy manufacturing stock	6	7,600 3,468	3,400 3,200	Farm machines and implements and bor-		350	35
Improvements and security debt	2	3,350	3,200	rowed money. Sickness and debts of a son	. 1	600	30
To buy land in California	. 2	3,140	3,140 2,778 2,643	To help pay a church debt	. 1	300	30
To pay a son's debts	6	3,118 4,193	2,778	To buy land in Florida	. 2	290	29
Family expenses and business		4,500	2,625	To help a soldier obtain his pension	. 1	287	28
Mining speculation	1 2	2,500 2,300	2,500 2,050	Improvements and funeral expenses To buy land in New Hampshire	: 1	300 250	25 25
Blacksmith's business	1	2,000	2.000	Fur business	. 1	203	20
Purchase money and uodescribed debts Livery business	. 3	2,212 1,875	1,962 1,875	To move family to Minnesota To pay loss on contracts	1	200 198	20 19 16
Purchase money and dissipation	. 1	1,800	1,800	Newspaper business		160	
To buy land in the west	. 8	1,800 1,700	1,800 1,700	To start a son in business To buy lumber for a son to build house	. 1	650 130	15 13
To buy land in Wisconsin for relative Purchase money and security debt	i	1,700 5,000	1.700	To help a husband pay for land	. 1	100	10
Farm and family expenses and borrowed	3	2,150	1,600	Law suit Farm and family expenses and lumber	. 1	50 394	3
money. Sickness and funeral expenses	5	1,600	1,600	Unknown	. 2	4,153	3,52

Table 5.—OBJECTS OF REAL ESTATE MORTGAGE INDEBTEDNESS, ETC.—Continued. HAMPDEN.

OBJECTS OF INDEBTEDNESS.	Number of mort- gages.	Original amount.	Amount unpaid January 1, 1890,	OBJECTS OF INDEBTEDNESS,	Number of mort- gages.	Original amount.	Amount unpaid January 1, 1890.
The county	9,166	\$21,990,431	\$19,547,915	Tin business To buy farm stock	1 12	\$2,500 2,361 2,309	\$2,500 2,321 2,309
Purchase money	5,409 2,189 255 201	12,039,871 5,887,255 1,172,250 554,122	10,532,352 5,344,819 1,088,289 507,785	farm and lamily expenses, sickness, and funeral expenses. To buy farm and stock and implements Litigation and lawyers' fees	5 3 7	2,309 2,450 2,495	2,309 2,300 2,225
Improvements and business To buy more land	25	391,416 262,111	362,316 234,229	Farm and family expenses and business Farm and family expenses and speculation Business and losses in farming	2 1	2,200 2,500 2,000 2,000	2,200 2,200 2,000 2,000
Manufacturing husiness	19 27 211	256,275 206,995 119,710	213,595 181,525 112,438	Farm and family expenses and investment	1 1 1	2,000	2,000
Purchase money and business		116,263 65,638	94,063 53,987	To buy land in Connecticut	1 2 1	2,000 1,900 1,850 2,400	2,000 1,900 1,850
Speculation and investment. To pay security debt. Improvements and family expenses. Purchase money, improvements, and interest.	25 19 1	54,758 52,805 45,000	52,697 51,455 45,000	Furnishing and upholstering business Farm and family expenses and litigation	1 2	2,100	1,750
Foundry business	4	46,275	41,775	Improvements and to buy farm stock and implements. Hardware and lumber business	5 3	2,300 3,550	1,750 1,700
Farm and family expenses	31	39,982 43,715 36,076 29,073	37,335 34,794 33,876 26,878	Purchase money and farm and family expenses. Ice business Real estate business	2	1,660	1,530 1,500 1,500
Purchase money, improvements, and business.	5	30,400	25,691			1,500	1,442
To secure indorsers Meat business Extravagant living To buy more land and improvements	14 8 2 8	21,073 19,887 18,150 21,214	20,973 19,467 18,150 16,914	Bakery business. Plumbing and gasfitting business. Express business. Liquor business. Carriage building business.	3 2 1 2 3	2,400 1,391 4,078 1,250	1,400 1,390 1,300 1,240
To help son in business	15	17,840	15,250	Merchant tailoring business		1,500	1 150
Tobacco business	3	15,000 14,054 15,026 14,560	15,000 14,054 13,300 12,790	Purchase money and to help son in business. Grain business. Gardening business.	1 2	1,100 1,700 1,050 1,000	1,100 1,100 1,050 1,000
Undescribed debts	22	13,761 12,793	12,362 11,893			1,000	950
Livery business Purchase money, improvements, sickness, and funeral expenses. To help others	2 9	15,200 11,200 10,461	11,232 10,950 10,461	Dairy business. To buy more land and family expenses To buy more land and farm stock Woolen commission business	1 1 2 2	925 980 825 1,800	925 880 825 800
Furniture business	2	12,000	10,300	Business and sickness	1	800	800
Private. To relend	7 6	10,543 13,150 9,441 8,300 10,000	10,140 9,680 8,234 7,750 7,600	Purchase mnney and to pay security dobt Gift to relatives Tea, coffee, and spice business To help start in profession	1	3,000 700 700	800 750 700 700
Crockery and glassware business	1 12	15,000 7,193	7,500 7,012	To buy undescribed personal property. To buy land in lowa. Alimony and expenses of divorce suit	2 1 3 1	633 900 1,270 570	626 600 570 570
Sickness and funeral expenses. To rebuild after a fire	13 8 6	7,121 6,950 7,300	6,927 6,770 6,000			560	560
Improvements and to buy farm stock Settlement in lieu of wife's dower Improvements and farm and family ex-		6,781 5,300 5,150	5,756 5,300 5,050	Fruit and confectionery business Junk business To pay traveling expenses To pay funeral expenses. Furniture and undertaking business	3	800 500 875 510 600	550 500 475 410 400
penses. To travel in Europe	2 6	4,900 5,918	4,900 4,818	To buy stone	1	400 400	400 400
Brick making business	3	7,800 4,600	4,800 4,600 4,200	farm. Hotel business	1 1	350 1,200	350 336
Education	5 2 3	4,700 4,000 3,850	4,000 3,850	debt. Notion business	2	441	335
Improvements sickness and funeral ex-	8	4,450	3,750	Boarding house business	2 1 1	305 300 400	305 300 300
penses. Wood and coal business Building and contracting business. Plano and organ business. To belly relatives	5 3 2	3,800 3,500 3,500	3,700 3,500 3,500	Siekness and to buy a noise		300 250	300
To help relatives	6	4,675 4,010	3,454 3,453	Book agency business Losses in farming Expenses of a vacation	1	250 250	250 250 250
expenses. Purchase money and to buy farm stock and implements.	3	3,425	3,325	Woodenware business	1	800 600	240 200
and implements. Stope mason's business Improvements and to pay security debt Improvements, farm and family expenses, and to buy farm stock.	2 1 2	4,500 5,000 2,700	2,850 2,800 2,700	rurenase money, family expenses, and business. To buy a water wheel	_	100 90 34,810	100 80 32,707
and to buy farm sweek.				CHRIOWIL	21	01,010	82,101



Birding.

